

**Before the State of South Carolina
Department of Insurance**

In the matter of:)	SCDI File Number 06-0673
)	
Boston Mutual Life Insurance)	
Company)	
_____)	

CONSENT ORDER

THIS CAUSE came on for consideration and final agency action by the South Carolina Department of Insurance (hereinafter "Department"). Upon consideration of the record, and being otherwise fully advised in the premises, the Insurance Director of this state hereby finds:

1. The National Association of Insurance Commissioners ("NAIC") authorized the Massachusetts, Texas and Georgia Departments of Insurance, in consultation with other regulators, to act as primary negotiators in negotiations with Boston Mutual Life Insurance Company (the Company), seeking a proposed negotiated settlement of issues resulting from claims of inadequate needs assessment procedures involving sales of life policies to the United States military market, inadequate supervision and management of it's agency force and inadequate complaint handling procedures relating to those military sales.

2. The alleged practices affected citizens of this state. The Company is licensed to transact insurance in this state. As affecting this state, The Department has jurisdiction over the subject matter of this proceeding and the Company.

3. A proposed settlement has been presented to the Department, the terms of which are set forth in the Regulatory Settlement Agreement dated May 28, 2006, which has been executed by the Company and the Massachusetts, Texas and Georgia

Departments of Insurance, in their capacity as primary negotiators, which is attached hereto as Exhibit "A."

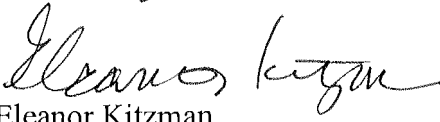
4. Upon review of the Regulatory Settlement Agreement, it is found that it is a fair and proper disposition of the matters addressed therein.

IT IS THEREFORE ORDERED:

The Regulatory Settlement Agreement dated May 28, 2006, Exhibit "A" hereto, is hereby approved, adopted and fully incorporated herein by reference. The Company shall immediately initiate compliance with all terms and conditions of the Regulatory Settlement Agreement as incorporated herein. All terms and conditions of the Regulatory Settlement Agreement are hereby ORDERED.

DONE and ORDERED this 3rd day of August, 2006.

1 August 2006, at
Columbia, South Carolina


Eleanor Kitzman
Director